

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Southern District of Texas

Case No. 14-31979

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristopher Lee Peacock
aka Kris Peacock
3522 Red Meadows Dr
Spring, TX 77386

Lana Kay Peacock
aka Lana Miller, aka Lana Blair
3522 Red Meadows Dr
Spring, TX 77386

Social Security / Individual Taxpayer ID No.:

xxx-xx-6107

xxx-xx-6238

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/4/14

Marvin Isgur
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of TexasIn re:
Kristopher Lee Peacock
Lana Kay Peacock
DebtorsCase No. 14-31979-mi
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: adol
Form ID: b18Page 1 of 2
Total Noticed: 44

Date Rcvd: Sep 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2014.

db/jdb #+Kristopher Lee Peacock, Lana Kay Peacock, 3522 Red Meadows Dr, Spring, TX 77386-3136
 8785496 +Avante USA, 2950 S Gessner, Suite 265, Houston, TX 77063-3751
 8785497 +BAC Home Loan Services, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
 8785503 +CBNA/The Childrens Place, PO Box 6497, Sioux Falls, SD 57117-6497
 8785506 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
 8785508 +First Command Bank, PO Box 901041, Fort Worth, TX 76101-2041
 8785514 +Javitch, Block, & Rathbone, LLC, 275 W. Campbell Rd. Suite 450, Richardson, TX 75080-3560
 8785519 Memorial Hermann Healthcare System, Patient Business Services, P.O. Box 4370,
 Houston, TX 77210-4370
 8785521 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 8785523 +Patelco Credit Union, 5050 Hopyard Rd, Pleasanton, CA 94588-3353
 8785526 +Pinnacle Credit Services, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
 8785529 +Security Credit Services, 2653 W Oxford Loop, Oxford, MS 38655-5442
 8785531 +Toshiba Direct, 1000 Macarthur Blvd, Mahwan, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: GMACFS.COM Sep 04 2014 21:18:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 8785495 +EDI: CINGMIDLAND.COM Sep 04 2014 21:18:00 AT&T, PO Box 537104, Atlanta, GA 30353-7104
 8785492 +E-mail/Text: mtamsett@adminrecovery.com Sep 04 2014 22:03:56 Admin Recovery LLC,
 45 Earhart St, Ste 102, Williamsville, NY 14221-7809
 8785493 +EDI: GMACFS.COM Sep 04 2014 21:18:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 8785494 +EDI: ACCE.COM Sep 04 2014 21:18:00 Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
 8806538 +EDI: ATLASACQU.COM Sep 04 2014 21:18:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 8785498 EDI: BANKAMER.COM Sep 04 2014 21:18:00 Bank of America, PO Box 982235, El Paso, TX 79998
 8785499 +EDI: TSYS2.COM Sep 04 2014 21:18:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 8785500 +E-mail/Text: data@bridgeportfinancial.com Sep 04 2014 22:02:09 Bridgeport Financial,
 1111 Willow St, FL 2, San Jose, CA 95125-3158
 8785501 +EDI: CAPITALONE.COM Sep 04 2014 21:18:00 Capitol One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 8785502 +EDI: CHASE.COM Sep 04 2014 21:18:00 Chase Bank USA, PO box 15298,
 Wilmington, DE 19850-5298
 8785504 +EDI: CITICORP.COM Sep 04 2014 21:18:00 Citgo/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 8785509 +EDI: RMSC.COM Sep 04 2014 21:18:00 GE Capital, PO Box 965015, Orlando, FL 32896-5015
 8785510 +EDI: RMSC.COM Sep 04 2014 21:18:00 GE Capital/JC Penney, PO Box 965007,
 Orlando, FL 32896-5007
 8785511 +EDI: RMSC.COM Sep 04 2014 21:18:00 GE Capital/Lowes, PO Box 965005,
 Orlando, FL 32896-5005
 8785512 +EDI: RMSC.COM Sep 04 2014 21:18:00 GE Capital/Snow Sports, PO Box 965036,
 Orlando, FL 32896-5036
 8785513 +EDI: RMSC.COM Sep 04 2014 21:18:00 GE CRB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 8785515 +EDI: JEFFERSONCAP.COM Sep 04 2014 21:18:00 Jefferson Capital Systems, 16 Mcleland,
 Saint Cloud, MN 56303-2160
 8785517 +EDI: CBSKOHLS.COM Sep 04 2014 21:18:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660
 8785516 +EDI: CBSKOHLS.COM Sep 04 2014 21:18:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 8785518 +EDI: TSYS2.COM Sep 04 2014 21:18:00 Macy's/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
 8785520 +EDI: MID8.COM Sep 04 2014 21:18:00 Midland Funding, 8875 Aero Dr, Ste 200,
 San Diego, CA 92123-2255
 8785522 +E-mail/Text: legalcollections@poconnor.com Sep 04 2014 22:02:58 O'Connor & Associates,
 Brian Hillendahl, 2200 North Loop West, Suite 200, Houston, TX 77018-1754
 8785527 EDI: PRA.COM Sep 04 2014 21:18:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Ste 100, Norfolk, VA 23502
 8785525 +E-mail/Text: recovery@paypal.com Sep 04 2014 22:00:53 PayPal Inc., Legal Department,
 2211 North First Street, San Jose, CA 95131-2021
 8785524 +EDI: RMSC.COM Sep 04 2014 21:18:00 Paypal/GE Capital, PO Box 965007,
 Orlando, FL 32896-5007
 8785528 EDI: NEXTEL.COM Sep 04 2014 21:18:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
 8785530 +EDI: WTRRNBNK.COM Sep 04 2014 21:18:00 Target National Bank USA, PO Box 673,
 Minneapolis, MN 55440-0673
 8785532 EDI: USBANKARS.COM Sep 04 2014 21:18:00 US Bank, PO Box 108, Saint Louis, MO 63166
 8785533 +EDI: AFNIVZWIRE.COM Sep 04 2014 21:18:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 8785505 E-mail/Text: jstauffe_BK@ebay.com Sep 04 2014 22:02:42 eBay Inc., P.O. Box 2179,
 Carol Stream, IL 60132-2179

TOTAL: 31

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2014 at the address(es) listed below:

Eva S Engelhart eengelhart@rossbanks.com,
ee@trustesolutions.net; christinevega@rossbanks.com; kday@rossbanks.com
US Trustee USTPRegion07.HU.ECF@USD.OJ.GOV

TOTAL: 2